

SERFF Tracking Number:	AXSS-127315716	State:	Arkansas
Filing Company:	AXIS Insurance Company	State Tracking Number:	49277
Company Tracking Number:	BSAS-008-0211		
TOI:	H04 Health - Blanket Accident/Sickness	Sub-TOI:	H04.001 Student
Product Name:	Blanket Student Accident [& Sickness]		
Project Name/Number:	Home Country Medical Emergency Benefit Rider/BSAS-008-0211		

Filing at a Glance

Company: AXIS Insurance Company

Product Name: Blanket Student Accident [& Sickness] SERFF Tr Num: AXSS-127315716 State: Arkansas

TOI: H04 Health - Blanket Accident/Sickness SERFF Status: Closed-Approved-Closed State Tr Num: 49277

Sub-TOI: H04.001 Student Co Tr Num: BSAS-008-0211 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Rosalind Minor

Authors: Karen Pollitt, Susan Kalmus Disposition Date: 07/14/2011

Date Submitted: 07/11/2011 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Home Country Medical Emergency Benefit Rider

Project Number: BSAS-008-0211

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Blanket

Filing Status Changed: 07/14/2011

State Status Changed: 07/14/2011

Created By: Susan Kalmus

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

BSAS-008-0211

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Susan Kalmus

The Home Country Medical Emergency Benefit Rider provides a benefit for international students who are studying in the US and who are visiting their Home Country during the school year and require medical care due to a medical emergency. This is an optional benefit and can be selected by the Policyholder.

SERFF Tracking Number:	AXSS-127315716	State:	Arkansas
Filing Company:	AXIS Insurance Company	State Tracking Number:	49277
Company Tracking Number:	BSAS-008-0211		
TOI:	H04 Health - Blanket Accident/Sickness	Sub-TOI:	H04.001 Student
Product Name:	Blanket Student Accident [& Sickness]		
Project Name/Number:	Home Country Medical Emergency Benefit Rider/BSAS-008-0211		

This is a new form and does not replace any existing form on file. It will be used with our previously approved Blanket Student Accident [&Sickness] Policy which was approved by your Department on 3/2/2011 via SERFF #AXSS-127018063.

If you require any additional documentation or have any questions you may reach me at 609-375-9162 or email me at susan.kalmus@axiscapital.com.

Company and Contact

Filing Contact Information

Susan Kalmus, Product Development Specialist	susan.kalmus@axiscapital.com
1 University Square Drive	609-375-9162 [Phone]
Princeton, NJ 08540	

Filing Company Information

AXIS Insurance Company	CoCode: 37273	State of Domicile: Illinois
11680 Great Oaks Way	Group Code: 3416	Company Type: Property & Casualty
Ste. 500	Group Name: AXIS Specialty	State ID Number:
Alpharetta, GA 30022	FEIN Number: 39-1338397	
(678) 746-9000 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AXIS Insurance Company	\$50.00	07/11/2011	49655875

<i>SERFF Tracking Number:</i>	<i>AXSS-127315716</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AXIS Insurance Company</i>	<i>State Tracking Number:</i>	<i>49277</i>
<i>Company Tracking Number:</i>	<i>BSAS-008-0211</i>		
<i>TOI:</i>	<i>H04 Health - Blanket Accident/Sickness</i>	<i>Sub-TOI:</i>	<i>H04.001 Student</i>
<i>Product Name:</i>	<i>Blanket Student Accident [& Sickness]</i>		
<i>Project Name/Number:</i>	<i>Home Country Medical Emergency Benefit Rider/BSAS-008-0211</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	07/14/2011	07/14/2011

<i>SERFF Tracking Number:</i>	<i>AXSS-127315716</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AXIS Insurance Company</i>	<i>State Tracking Number:</i>	<i>49277</i>
<i>Company Tracking Number:</i>	<i>BSAS-008-0211</i>		
<i>TOI:</i>	<i>H04 Health - Blanket Accident/Sickness</i>	<i>Sub-TOI:</i>	<i>H04.001 Student</i>
<i>Product Name:</i>	<i>Blanket Student Accident [& Sickness]</i>		
<i>Project Name/Number:</i>	<i>Home Country Medical Emergency Benefit Rider/BSAS-008-0211</i>		

Disposition

Disposition Date: 07/14/2011

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	AXSS-127315716	State:	Arkansas
Filing Company:	AXIS Insurance Company	State Tracking Number:	49277
Company Tracking Number:	BSAS-008-0211		
TOI:	H04 Health - Blanket Accident/Sickness	Sub-TOI:	H04.001 Student
Product Name:	Blanket Student Accident [& Sickness]		
Project Name/Number:	Home Country Medical Emergency Benefit Rider/BSAS-008-0211		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Form	Home Country Medical Emergency Benefit Rider	Approved-Closed	Yes

SERFF Tracking Number: AXSS-127315716 State: Arkansas

Filing Company: AXIS Insurance Company State Tracking Number: 49277

Company Tracking Number: BSAS-008-0211

TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.001 Student

Product Name: Blanket Student Accident [& Sickness]

Project Name/Number: Home Country Medical Emergency Benefit Rider/BSAS-008-0211

Form Schedule

Lead Form Number: BSAS-008-0211

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 07/14/2011	BSAS-008-0211	Policy/Contract/Amendment, Insert Page, Endorsement or Rider	Home Country Medical Emergency Benefit Rider	Initial		54.000	HomeCountry MEmergRider 7-11.pdf

[LOGO]

Underwritten by:
AXIS INSURANCE COMPANY
[303 West Madison, Suite 500
Chicago, Illinois 60606]
(A Stock Company)

Administrative Office:
[1 University Square Drive, Suite 200
Princeton, NJ 08540]

Policyholder: [ABC School]
Policy Number: [XXXXXX]
Effective Date [of this Rider]: [January 1, 2010]

Home Country Medical Emergency Benefit

This Rider is attached to and made part of the Policy as of the Effective Date shown above. It is subject to all of the provisions, limitations and exclusions of the Policy except as they are specifically modified by this Rider. See the Schedule of Benefits of the Policy for the applicability of this Rider with respect to each class of [Insured Persons][Insured Students] and each Condition of Coverage.

[HOME COUNTRY MEDICAL EMERGENCY BENEFIT

Benefit Amount	[\$1,000-\$100,000]
[Deductible	[\$25-\$1,000]]
[Co-insurance	[50-100%]]
[Maximum Duration of Coverage	[5 to 365 days]]]

HOME COUNTRY MEDICAL EMERGENCY BENEFIT

The Company will pay benefit amount shown in the *Schedule of Benefits*, subject to all applicable conditions and exclusions, if a [Insured Person] [Insured Student] obtains medical treatment for a Medical Emergency in his or her Home Country during the course of a Covered Trip for which a benefit is otherwise payable under the Accident [& Sickness] Policy.

The coverage begins on the date the [Insured Person] [Insured Student] arrives in his or her Home Country and continues for the maximum duration of coverage as shown in the *Schedule of Benefits*. Coverage ends when the [Insured Person] [Insured Student] leaves his or her Home Country.

Coverage with respect to the [Insured Person] [Insured Student] must remain continuously in force. This includes while he or she is on vacation and school breaks. [Home Country Medical Emergency Benefit payments are subject to any applicable [Benefit Maximum,] [Deductible] [and/or] [Coinsurance] shown in the *Schedule of Benefits*.]

Definitions For purposes of this coverage:

Covered Trip as used in this Rider, means any prepaid tour, trip or vacation:

1. occurring while the insurance is in-force;
2. which includes at least one overnight stay away from the [Insured Person's] [Insured Student's] primary residence;
3. with a destination that is more than [one hundred (100)] miles from the [Insured Person's] [Insured Student's] primary residence.];
4. with a destination that is more than [one hundred (100)] miles from the [Insured Person's] [Insured Student's] School.

Home Country as used in this Rider, means a country from which the [Insured Person] [Insured Student] holds a passport. If the [Insured Person] [Insured Student] holds passports from more than one country, the Home Country will be the country declared to in writing as his or her Home Country.

Exclusions Exclusions that apply to this benefit are in the *Common Exclusions* Section.];

The President and Secretary witness this Rider:

[



Secretary

]

[



President

]

SERFF Tracking Number:	AXSS-127315716	State:	Arkansas
Filing Company:	AXIS Insurance Company	State Tracking Number:	49277
Company Tracking Number:	BSAS-008-0211		
TOI:	H04 Health - Blanket Accident/Sickness	Sub-TOI:	H04.001 Student
Product Name:	Blanket Student Accident [& Sickness]		
Project Name/Number:	Home Country Medical Emergency Benefit Rider/BSAS-008-0211		

Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	07/14/2011
Comments:			
Attachment:			
HCMEReadability.pdf			

		Item Status:	Status
			Date:
Bypassed - Item:	Application	Approved-Closed	07/14/2011
Bypass Reason:	NA		
Comments:			

		Item Status:	Status
			Date:
Bypassed - Item:	PPACA Uniform Compliance Summary	Approved-Closed	07/14/2011
Bypass Reason:	NA		
Comments:			

READABILITY CERTIFICATION

To Whom It May Concern:

This is to certify that the attached forms achieved a Flesch Reading Ease Score and are in compliance with applicable laws and regulations as follows:

Form #	Title	Flesch Score
BSAS-008-0211	Home Country Medical Emergency Benefit Rider	54

Axis Insurance Company



Megan K. Morehead
AVP - Compliance

July 11, 2011

Date